

Information to identify the case:

Debtor 1	<u>Diane E. Liberatore</u>	Social Security number or ITIN	xxx-xx-2337
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-20241-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Diane E. Liberatore

12/13/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Diane E. Liberatore
 Debtor

Case No. 18-20241-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 318

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Dec 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2018.

db +Diane E. Liberatore, 545 11th Avenue, New Brighton, PA 15066-1442
 cr +HSBC BANK USA N.A., 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
 cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire,
 Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
 14765314 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026
 14762732 +First National Credit, 500 E. 60th St. N, Sioux Falls, SD 57104-0478
 14886563 +HSBC Bank USA, N.A. Trustee, c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 14770560 +HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 14762736 +Leon P. Haller, Esquire, 1719 North Front Street, Harrisburg, PA 17102-2305
 14762740 Portfolio Recovery Associates, 120 Corporate Blvd., Cumberland, MD 21502
 14762741 +RBS Citizens NA, 1000 Lafayette Blvd., Bridgeport, CT 06604-4725
 14762742 Specialized Loan Servicing, PO Box 66005, Littleton, CO 80163
 14762747 +US Department of Education, National Payment Center, PO Box 105028,
 Atlanta, GA 30348-5028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 14 2018 02:31:43 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14796719 +EDI: CINGMIDLAND.COM Dec 14 2018 07:18:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
 KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
 14765715 EDI: GMACFS.COM Dec 14 2018 07:18:00 Ally Financial, PO Box 130424,
 Roseville MN 55113-0004
 14762728 +EDI: GMACFS.COM Dec 14 2018 07:18:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 14762729 +EDI: WFNBN.COM Dec 14 2018 07:19:00 Comenity Bank/Venus Credit, PO box 182789,
 Columbus, OH 43218-2789
 14762730 +E-mail/Text: abovay@creditmanagementcompany.com Dec 14 2018 02:32:11 Credit Management Co.,
 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
 14798803 EDI: DIRECTV.COM Dec 14 2018 07:18:00 Directv, LLC, by American InfoSource LP as agent,
 PO Box 5008, Carol Stream, IL 60197-5008
 14798704 +E-mail/Text: kburkley@bernsteinlaw.com Dec 14 2018 02:32:28 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14762731 +E-mail/Text: bknotice@ercbpo.com Dec 14 2018 02:31:58 Enhanced Recovery Corp.,
 PO Boc 57547, Jacksonville, FL 32241-7547
 14762733 +EDI: CITICORP.COM Dec 14 2018 07:19:00 Home Depot/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 14762734 +E-mail/Text: bankruptcy@huntington.com Dec 14 2018 02:31:46 Huntington National Bank,
 PO Box 182387, Columbus, OH 43218-2387
 14762735 EDI: JEFFERSONCAP.COM Dec 14 2018 07:18:00 Jefferson Capital Systems, 16 McLeland Road,
 Saint Cloud, MN 56303
 14792209 EDI: JEFFERSONCAP.COM Dec 14 2018 07:18:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 14767773 +EDI: MID8.COM Dec 14 2018 07:18:00 MIDLAND FUNDING LLC, PO BOX 2011,
 Warren MI 48090-2011
 14762737 +EDI: MID8.COM Dec 14 2018 07:18:00 Midland Funding, 2365 Northside Drive, Suite 300,
 San Diego, CA 92108-2709
 14762738 +EDI: NHCLLC.COM Dec 14 2018 07:19:00 National Hospital Collection, PO Box 699,
 Morgantown, WV 26507-0699
 14762739 +E-mail/Text: blegal@phfa.org Dec 14 2018 02:31:52 PA Housing Finance Agency,
 211 N. Front Street, Harrisburg, PA 17101-1406
 14779121 EDI: PRA.COM Dec 14 2018 07:18:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14763197 +EDI: PRA.COM Dec 14 2018 07:18:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14804535 +E-mail/Text: blegal@phfa.org Dec 14 2018 02:31:52 Pennsylvania Housing Finance Agency,
 211 North Front Street, Harrisburg, PA 17101-1406
 14798931 EDI: Q3G.COM Dec 14 2018 07:18:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 14762743 +EDI: RMSC.COM Dec 14 2018 07:19:00 SYNCB/ TJX, PO Box 965015, Orlando, FL 32896-5015
 14762744 +EDI: RMSC.COM Dec 14 2018 07:19:00 SYNCB/JC Penneys, PO Box 965036,
 Orlando, FL 32896-5036
 14762745 +EDI: RMSC.COM Dec 14 2018 07:19:00 SYNCB/Walmart DC, PO Box 965024,
 Orlando, FL 32896-5024
 14804581 +E-mail/Text: bncmail@w-legal.com Dec 14 2018 02:32:01 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14762746 +EDI: WTRRNBNK.COM Dec 14 2018 07:19:00 TD Bank USA/Target, PO Box 673,
 Minneapolis, MN 55440-0673
 14764642 +E-mail/Text: bankruptcy@huntington.com Dec 14 2018 02:31:46 The Huntington National Bank,
 P O Box 89424, Cleveland OH 44101-6424

District/off: 0315-2

User: bsil
Form ID: 318

Page 2 of 2
Total Noticed: 46

Date Rcvd: Dec 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14877928 EDI: ECMC.COM Dec 14 2018 07:18:00 US Department of Education, PO Box 16448,
St. Paul, MN 55116-0448
14762748 +EDI: VERIZONCOMB.COM Dec 14 2018 07:18:00 Verizon, 500 Technology Dr., Ste. 300,
412372157, MO 63304-2225
14797438 EDI: AIS.COM Dec 14 2018 07:18:00 Verizon, by American InfoSource LP as agent,
PO Box 248838, Oklahoma City, OK 73124-8838
14762749 +EDI: VERIZONCOMB.COM Dec 14 2018 07:18:00 Verizon Wireless, PO Box 26055,
Minneapolis, MN 55426-0055
14791643 EDI: WFFC.COM Dec 14 2018 07:19:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,
P.O. Box 19657, Irvine, CA 92623-9657
14762750 +EDI: WFFC.COM Dec 14 2018 07:19:00 Wells Fargo Dealer Services, PO Box 1697,
Winterville, NC 28590-1697

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HSBC BANK USA, NATIONAL ASSOCIATION, as Indenture
cr Specialized Loan Servicing, LLC as servicer for HS
cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr* +Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

Amy L. Zema on behalf of Debtor Diane E. Liberatore amy@zemalawoffice.com
Brett A. Solomon on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com
Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
James Warmbrodt on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, as Indenture
Trustee, for the FBR Securitization Trust 2005-2 Callable Mortgage-Backed Notes, Series 2005-2
bkggroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Specialized Loan Servicing, LLC as servicer for HSBC Bank,
USA, National Association, as Indenture Trustee for the FBR Securitization Trust 2005-2,
Callable Mortgage-backed Notes, Series 2005-2 kebeck@bernsteinlaw.com, DMcKay@bernsteinlaw.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Leon P. Haller on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
dmaurer@pkh.com;lrnynard@pkh.com;mgutshall@pkh.com
Lisa Cancanon on behalf of Creditor Specialized Loan Servicing, LLC as servicer for HSBC
Bank, USA, National Association, as Indenture Trustee for the FBR Securitization Trust 2005-2,
Callable Mortgage-backed Notes, Series 2005-2 lisac@w-legal.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 9